

**From:** Planning@horsham.gov.uk <Planning@horsham.gov.uk>  
**Sent:** 16 March 2026 15:34:54 UTC+00:00  
**To:** "Planning" <planning@horsham.gov.uk>  
**Subject:** Comments for Planning Application DC/26/0366  
**Categories:** Comments Received

## Comments summary

Dear Sir/Madam,

Planning Application comments have been made. A summary of the comments is provided below.

Comments were submitted at 16/03/2026 3:34 PM.

### Application Summary

**Address:** Land North West of Southwater

**Proposal:** Outline planning application, with all matters reserved (except for primary access to the highway) for a phased development comprising: the demolition of existing buildings and the construction of residential dwellings (including affordable housing) (Use Classes C2 and C3); a mixed-use neighbourhood centre (Use Classes E and F); education facilities (Use Class F1(a)); business and employment floorspace (Use Classes B2, B8 and E(g)); redevelopment of existing agricultural buildings including construction of a building for community use (Use Classes E and F2); improvements to public rights of way; sports pitches; gypsy and traveller pitches/plots; public open space; landscaping, and associated infrastructure.

**Case Officer:** Matthew Porter

[Click for further information](#)

### Customer Details

**Address:** 4 Courtlands Southwater Horsham

### Comments Details

**Commenter Type:** Consultee

**Stance:** Customer objects to the Planning Application

**Reasons for comment:** - Overdevelopment

Comments:

I am objecting to the Berkeley Homes proposal to build 1,000 homes northwest of Southwater on the grounds that homes here may be uninsurable and unmortgageable - raising a simple question: what is the point of building homes that buyers cannot get a mortgage on?

The UK has a flood insurance safety-net called Flood Re, backed by the government and the insurance industry. The Association of British Insurers (ABI) has one absolute rule: Flood Re does not cover any home built after 1 January 2009. Every single Berkeley Homes property on this site would be excluded from this protection from day one - permanently. This is deliberate policy, not an oversight. The ABI's Director General said in 2025 that new homes 'must not be built in flood risk areas.' The Flood Re exclusion of new builds exists specifically to discourage exactly this type of development.

Without Flood Re, a home on flood-risk land faces sky-high insurance premiums or no insurance at all. Without insurance, mortgage lenders will refuse to lend. Nationwide Building Society has already publicly stopped offering mortgages on properties it considers high flood risk. HSBC has warned that properties 'are likely to become uninsurable' when Flood Re closes in 2039. The Bank of England cautions that an uninsurable home loses value substantially - because banks use insured property as collateral, and without cover that collateral is worthless.

The scale of this problem is growing. Aviva's February 2026 analysis found 1 in 9 new English homes built between 2022 and 2024 were in flood-risk areas - all Flood Re-excluded.

Loughborough University researchers warn up to 3 million UK homes could become effectively worthless within 30 years. The ABI recorded a record £585 million in home weather-damage payouts in 2024 alone. The average cost of repairing a single flooded home is £33,600.

Berkeley Homes' site sits on Weald Clay with a documented local history of surface water flooding.

Building 1,000 homes here - permanently excluded from Flood Re, facing growing flood risk, with no confirmed insurance availability - risks creating a development that buyers cannot insure, cannot mortgage, and cannot sell. That is not housing delivery. It is a financial trap sold to families.

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I ask that the Berkeley Homes 1,000-home proposal be refused until Berkeley Homes

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demonstrates , with independent actuarial evidence , that flood insurance will be available and affordable for all 1,000 homes on this site in perpetuity - given that every property will be permanently excluded from the UK's Flood risk safety net scheme from the day it is built thus resulting in the inability to obtain mortgages to purchase said homes.

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Kind regards

**Telephone:**

**Email:** [planning@horsham.gov.uk](mailto:planning@horsham.gov.uk)



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